

In the Specification

Please amend the specification as follows:

Please amend the “Brief Description of the Drawings” section on pages 7 and 8 as follows.

Brief Description Of The Drawings

For better understanding of the invention, the following drawings are included for consideration in combination with the detailed specification which follows:

Fig. 1 shows a buyer computer in communication with a vendor computer via the ISP computer, wherein buyer computer is initiating a purchase transaction;

Fig. 2 shows the vendor computer communicating with the ISP computer to request authorization to complete buyer's requested transaction;

Fig. 3 shows the ISP computer confirming that correct IP address is active with buyer's computer and requesting confirmation of buyer's transaction;

Fig. 4 shows buyer's computer responding to ISP computer's request for confirmation;

Fig. 5 shows ISP computer's transmission of a confirmation code and invoicing instructions to vendor's computer;

Fig. 6 shows a block diagram illustrating another exemplary embodiment of the present invention; ~~and~~

Fig. 7 shows a block diagram illustrating another exemplary embodiment of the present invention; and

Fig 8 shows a block diagram illustrating another exemplary embodiment of the present invention.

Please amend the paragraph on page 18 (the last paragraph) as follows.

In another exemplary embodiment, shown in Figure 8, the Creditor server is also an ISP server, or at least they are at the same location and being serviced by the same modem basket. The Toolbox is still situated at that location as well. Thus, a bank which offers ISP services to its on-line customers can also offer them the safety of the Safe transaction system and method, which is carried out by the Toolbox right on the bank's/ISP's premises.